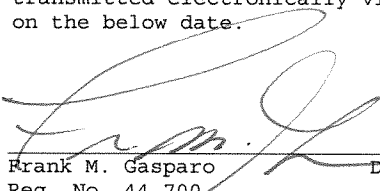


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: R. Douglas WHITE et al.
Serial No.: 09/886,363
Title: METHODS OF INCREASING DEBT COLLECTION
Filing Date: June 21, 2001
Art Unit: 3627
Examiner: G. J. O'Connor

I hereby certify that this correspondence is being
transmitted electronically via EFS - Web at the USPTO
on the below date.


Frank M. Gasparo
Reg. No. 44,700

Date: November 16, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY

Sir:

In response to the Office Action mailed October 30, 2006,
it is respectfully requested that the above-identified
application be reconsidered in accordance with the amendments
and remarks set forth below.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 3 of this paper.